And French Broad Hustler

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Write it 1915.

The weather is quite fickle-from bad to worse.

There were only a few holiday brides hereabouts.

Sand-clay streets will be far superior to passage ways minus the sand.

First take care of your suffering meighbors then if you have any charity eft it will be time enough to look after the Belgians

With Christmas behind us we have no excitement to look forward to until the municipal election except an occasional dog fight.

In making your New Year resolutions don't forget your duties toward organized charities and the Greater Hendersonville club.

It is fortunate for Hendersonville and the neighboring summer resorts that all their residents are not able to vamoose for more congenial hibermal climes

Make it a point to attend those Leelth meetings and hear what Dr. Rankin has to say on Friday. His coctrine needs to be put into practice.

Resolve, 1st, that during the year 1915 I shall continue to read the Democrat; second, but that I shall subscribe for it and quit bothering my meighbor

* * * *

If you ever thought that a cabbage dian't get deserved consideration or vice versa, thoughtfully peruse the lines of Mr. Rickman in the Forum. The Democrat sincerely trusts that he had cabbage of various sorts for his Xmas dinner.

Giving to the suffering Belgians is worthy beneficence but we cannot see the necessity for becoming worked up for the people across the sea when there is much suffering from cold and hunger right at our doors in Hendersonville.

The Democrat acknowledges with many thanks a fine box of oranges from Mr. E. E. West, of Jacksonville. Fla., a summer resident of Hendersonwille. Although belated the fruit proved to be toothsome and very much in demand among the office force.

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Mr. Farmer, it remains with you whether or not the farm demonstration work is to be continued in Henderson county. Your silence at this time means the sad neglect of your own interest and also that of your reighbor. Why not manifest your willingness to make of Henderson a proudly possess without more exgreat agricultural county? This may be done by appearing before the county commissioners Monday and urging the continuance of the farm demonstration work. The question is left with you.

. . . . ORGANIZED CHARITIES.

The organization of an association for the acceptation and dispensation of charities has not been perfected as yet, but the detailed work is slowly progressing and it is to be hoped that the institution will be placed on a good working basis.

The charity work that has been done in this city has to some extent Leen loose-handed. People have often given to those seeking alms without knowing the merits of the beggar, for the reason that there was sno organization through which the cases might be investigated. Organized charities will take care of all this work and when it reaches a good working basis it will be the center of all charitable activities not wholly performed by the churches or lodges.

Four meetings have been held, a preliminary one, another to draw a constitution and two others to perfect an organization, but all the delegates failed to appear at the two meetings Monday and without the constitution before them the plan of organization prescribed by the constitutional committee could not be followed. Another meeting will be held at 10:30 o'clock Monday, at which it is to be hoped a good representation will be present

THE DEMONSTRATION WORK,

A review of the report of Farm Demonstrator E. L. Perkins makes indeed an unusually interesting study for those who are interested in the riore modern and progressive methods of agriculture.

The results of demonstration work in Henderson county for one year show most gratifying returns in that the average number of bushels of corn to the acre is sixty-three against only twenty for the State at large. While it costs the average farmer in the State sixty cents to grow a bushel of corn it is grown in Henderson county at a cost of 22 1-2 cents.

The result of demonstration work for wheat and hay is encouraging and the report of Mr. Perkins should be given most serious consideration by the farmers who wish to improve their methods and thereby greatly increase the profits.

If the spraying of fruit will continue to produce eight bushels of salable apples out of ten instead of two out of ten as heretofore, the price of the demonstration work in Henderson county would be defensible if only fruit growing were to receive the attention of the demonstrator.

In the light of these facts we can't see how the commissioners would feel justified in discontinuing the work nor how the farmers could view it otherwise than their plain duty to appear before the commissioners in regard to the continuance of the demonstration work at their meeting Monday, when the matter will be re-opened for further consideration. If the farmers show sufficient interest the work will be continued, therefore we hope that they will be abreast of their urgent r.ceds in regard to this valuable work iu Henderson county.

HIGHER CITY TAXES?

Hendersonville needs money. It has aiways needed money and we predict will always need it. This lack of sufficient finances with which to make ublic improvements and conduct the general business of the city is not chargeable to extravagance or lack of judicious applications of the funds at

Sidewalks have been asked for but the city can't build them; a new water shed is a necessity, but bonds will have to be issued; a new city hall is needed, providing a city market, office. for administrative affairs, city prison, fire station, etc., but things will doubtless rock along as they are until probably the building which has been condemned, falls in the path of some heavy storm; we need more attention paid to sanitation and beautification and numerous other conditions that might be improved.

Who is able to name a remedy. The tax rate is now \$1.35 which would be sufficiently high were the property correctly appraised. Would it be wise to raise the tax rate? If rot, could Hendersonville as a health resort consistently lag behind in its improvements while other sections all around us better equip themselves for the needs and comforts of both residents and visitors?

Do we want to grow and prosper? How can we do it without money and plenty of it?

Can we expect to live in a city with the many natural advantages that we rense than would be required in less favored climes? Certainly not! Hendersonville is composed for the great er part of a cosmopolitan citizenship. People are here from many states. They came for various reasons, mainly because they could enjoy advantages not to be had elsewhere. Now should we object to paying for these exceptional advantages or privileges?

The business and professional men of Spartanburg have felt the call of the hour. The tax of \$1.25 is not sufficient to pay current expenses and the interest on the \$774,000 bonded indebtedness therefore they have decided to retition the legislature to pass an enabling act whereby the rate may be raised to an amount not to exceed \$2.00 as compared with Greenville's rate of

SERVICES ACCEPTED.

The Waynesville Courier charges Henderson county with having pulled out of the Greater Western North Carolina Association, and the Hendersonville Democrat charges the Courier with-that is, says the Courier made a deviation from the straight line of veracity; says that Henderson county has done no such a thing. The News wishes to serve notice of its strict neutrality, and offer our services as mediator,-Brevard News.

The boarding houses as well as many business concerns have shown a disposition to remain out of the Greater Hendersonville club. Don't wait for some ont to beg you to do and organize for the great amount of that which is your plain duty. Join work that needs to be done in Hen- the club, you need its influence and it thistlesneeds your help.

Hendersonville residents will no doubt be interested in the announcement of Manager George W. Justice that there will be liberal applications of sand to the streets and sidewalks during the winter.

Improvements of this kind will give Hendersonville the distinction of having sand-clay streets while Henderson county will be a net work of sandclay roads, thereby making travel in both rural and urban districts much received the past year. Many eviless difficult and far more enjoyable.

Since a number of streets in the city have been paved and miles of cement sidewalks built, the muddy streets are much more undesirable. therefore some money invested in. hauling sand on the clay beds will, if used in sufficient quantities, be the means of making Hendersonville more attractive by reason of greatly improved streets.

Paved streets are so expensive that the city cannot afford to invest in them to a very great extent, but with an abundance of free sand, which we understand has been offered by Road Supervisor P. F. Patton, there can not remain for many more winters an excuse for almost impassable streets such as the people have tolerated for many years.

The sand-clay idea appears to be feasible for street building as well as road building, especially on the sidewalks and more important thoroughfares o fthe city. The Democrat would be glad to see this sand street-building campaign kept up from year to year until the people can see their way elear to invest in something more expensive and permanent

EDITORIAL OBSERVATIONS (Contributed.)

ANOTHER MILE POST.

This is the last day of the year 1914 and there should be high resolves and carnest purposes of reforms in every life which seeks the realization of higher ideals as time passes. There is no more convenient season for reaching the conclusion to improve one's opportunity in life than upon the threshold of the glad new year, ufter enjoying the delightful festivities of the happy Christmas season, when the cup of joy still lingers around the hearthstone. The new year should bring to all the thought and desire to become better men and women and more useful citizens. It is a good time for thought, a good time for new resolutions,-not to be hestily made and carelessly brokenbut to be thoughtfully made and sacredly kept. December 31st marks the turning point in many wayward lives and permits the jaded and weary heart of the evil doer to begin anew its purpose of saving the man. It records the determination of the sinful and repentant to forsake evil ways and resolve, heaven-helped, to control their old selves and live new lives for the future; to get away from them selves, shake off the old familiar demon and be ready on the morrow to smile back to the dear, sweet, innocent little boys and girls, who cry out to all "A happy New Year."

Let those who would actually "turn over a new leaf" be reminded now is the accepted time. Of course, those who may be content with their present riation in life will continue to plod slong, in a blind thoughtless way crifting with the tide. All of us are in the stream which bears our boats along, despite any protest to arrest its progress. The only means of escape from the rocks and whirl-pools, incident to the journey, lies in a proper handling of the oars, by each individual, of his own little barque,-by the proper use of which he may steer c'ear of breakers along the way. While we may not be able to control the ctream, everyone, who wills to do so may certainly succeed in directing his own boat. If the water has not beer smooth the past year, opportunity of locating the danger points has been atforded and further contact with these same impediments thereby avoided.

But, after all, it must be remembercd that every man is the architect of his own fortune. Old self has to be conquered first, for by personal effort only are the heads of men and women kept above the waves of adversity. During this glad new year, now dawning upon this world, each and every one of us should strive to curb passion. bridle appetite, be thoughtful in speech, from the errors of the past take warning for the future, and start upon a new threshold aright. And started right endeavor, by courage and determination, to keep in the middle of the road, face to the front, head erect and a firm resolve to win in the ing, \$740,500,821; secured by bonds battle of life. It is within the power of each and everyone to do so, with the help of Him who doeth all things well. Through the sunshine and the rain, we should strive to carry a word of cheer to those around us, remembering that, with all the thorns and

"This world we live in

Is mighty hard to beat. You get a thorn with every rose,

But aren't the roses sweet?" On behalf of The Democrat, the favor of the people is invoked for the coming year—charity for the short comings, and recognition of whatever merit it possesses. It gives greetings to its many readers and wishes each of them a happy and prosperous new year. For its own part, the Democrat thanks the public most sincerely for the liberal and loyal suppor it has ! dences of popular favor have come to it, from time to time, for which it is profoundly grateful to many friends. So saying, the paper starts on the long journey to another mile-post, in the hope that no danger may befall it by the way, and with the sincere wish that one and all may realize, before its close, that the year 1915 has been exceedingly kind to them.

ASPIRANTS FOR LEGISLATIVE HONORS.

The North Carolina Legislature wil!

onvene on Wednesday, January 6, 1915, for the bi-ennial session lasting sixty days, There will be some honors to pass around, a few compliments to bestow upon worthy ones and a numher of clerkships for 'fortunate" aspirants. First and foremost, the duty of selecting a Speaker will devolve upon the Democratic caucus of the House, and four aspirants are mentioned in connection with this important post. These are: Emmett R. Wooten, of Lenoir; L. H. Alred, of Johnston; A. A. F. Seawell, of Lee, and T. C. Bowie, of Ashe. No mistake will be made, it matters not which one of these capable and deserving Democrats is selected to wield the gavel over the popular branch of the General Assembly. For Principal Clerk and there is little likepresent incumbent, Mr. T. G. Cobb, editor of the Morganton News-Herald, appears to have a clear field and will discharge the duties with the same care and efficiency that has characterized his record in the past, Mr. John P. Berry, of Raleigh, desires the position of Reading Clerk of the House and would serve the members admirably in that capacity. There may be other aspirants for this place, as usua!. Mr. J. H. Moring, an aged Confederate veteran of Wake county, will ask for a second term as Sergeant-at-arms of the House. Hon. M. D. Kinsland, of Haywood, wants to be Engrossing Clerk once more, and ought to have it. On the Senate side, our own Max Gardner would like to be assistant to Lieutenant-Governor Daughtridge and the indications point to his election as President Protem of the Senate. This will be a happy selection, for Senator Gardner has had the experience and possesses the ability to preside with ease and dignity. Mr. R. Otis Self, of Jackson county, expects to again be Principal Clerk and there is little likelihood that he will be disappointed. He makes a good one. Mr. W. D. Gasten, another veteran of former days, and a most deserving party worker, is a candidate for Sergeant-at-arms of the Senate, with fine prospects of landing the plum. And there may be others.

The Baptist State convention, during the session in Raleigh last week, adopted a resolution similar to the one passed by the Western North Carolina conference in Shelby a short while ago relative to matrimonial certificates. The resolution, which is addressed to the legislature, asks "that the statute prescribing the form of marriage license be so amended as to require under oath from the person applying for said license the 'condition' of the persons to be married, condition to be answered by the word 'single,' 'widow' or 'widower' or 'divorced, as the case requires; and if 'divorced' the ground on which the divorce was procured, stated in the legal terms applicable, together with the state and county where and the time at which procured. The object sought, ing to note the statement that few was explained, is to put ministers on guard with reference to those who may appear before them having matrimonial intentions. The clergy is generally opposed to divorce in any form and many of them object to officiating at the marriage of any individual who has been divorced. The subject matter of the resolution in question will doubtless be considered by the forthcoming session of the Gener-

If the reported condition of the 7,584 national banks, at the close of business November 30, is to be taken at face value there need be little concern about a money stringency, if these should open their vaults to the people. The capital reported exceeded one Lillion dollars; circulation outstandand other securities, \$270,078,236. This is "some money," and if the half of it were thrown into the channels of trade it would create such an impetusto business that all the calamity howlers would tire of their job. Presumably, the state banks throughout the country are equally prosperous. danger of a money panic.

What Company is Your Fire Insurance? olic

During the last five years 92 stock Fire Insurance Companies either failed or have re-insured and quit.

Now the causes are simple. So few men know that fire insurance is a science and based on the law of averages, both of time and distribution of risks. It takes years and years of patient work to build up a company so that it has a sufficient surplus and capital to stand against the conflagration losses and the mysterious but inevitable periodic "off years" of heavy general losses.

Twelve year sago we took some primary lessons in safe and sane Fire Underwriting, and heeded them with the satisfactory results that we have never had a company fail on our hands or lost one cent for any policy holder. It took grit these long years to refuse to take on small companies that offered to pay large commissions for business that we could give them. We have accumulated in our office the biggest and strongest companies in the world, the ones that have been. Tried and Tested with years of experience and always pay their honest losses without discount. A policy in one of our strong companies costs no more than a policy in a small one that may follow the exan ple of the 92 others that have either failed or gone out of business in the past five years. LET US WRITE YOUR FIRE INSURANCE. WE KNOW THE

EWBANK, EWBANK & CO.,

Citizens Bank Building



Have Your Lawn Mower, Axe Scissors, FOR SALE—A good brass bed, spring knives, hack saws and all other cutlery sharpened at the Community Shops. 12-31-4tc

6% MONEY 6% MONEY 6%-Loans may be obtained for any purpose on acceptable Real Estate security; liberal privileges; correspondence solicited. A. C. Agency Company,758 Gas, Electric Bldg, Denver, Colorado. 446 Pierce Bldg, St. Louis. 12-17-4tp

HAVE Your Horses, Mules and Oxens shod at the Community Shops. 12-31-4tc.

CANDY! CANDY!-The Edeal Store has arranged to sell everybody candy at wholesale prices. We have the finest assortment of candies, fruits and nuts to be found in the city. 12-17-3tc

HAVE Your Buggy, Carriage, Automobile, painted at the Community Shops. 12-31-4tc

BIG TURKEY DINNER—Will be served at the Ideal Cafe on Christmas Day. Price low enough for every-12-17-2tc

FOR RENT-Two office rooms with toilet, steam heat, hot water and light, in Morey building. See Dr. 11-26-tfc

HAVE Rubber Tires put on your buggy or carriage at the Community 12-13-4tc

FOR SALE—Call Spigener's Garage 310 for dry oak and pine wood. 11-19-tnc Second Hand \$60.00 range in gool

condition for sale at \$15,00. Mrs. 12-24-3tc

HAVE Your Furniture Repaired at the

Community Shops. 12-31-4tc The income tax law is bearing fruit and appears to be no respector of persons in gathering the sheckles. The sergeant-at-arms of the House of Representatives recently deducted something like sixteen thousand dollars from the salary checks of congressmen and turned back into the government treasury To those representatives who were defeated for re-election, this must have been a pretty heavy jolt. But they have plenty of company. A total of 357,598 individuals were listed for the payment of income taxes according to the reports of governmental officials charged with the enforcement of this law. The net increase reported is more than \$500,000,000. It is well that the wealth of the country should share in the expenses of operating the government and encouragcases of false and fraudulent returns

LINE-UP IN 1916.

General Zeb Vance Walser, State chairman of the Progressive executive committee, who attended the recent pow wow of Bull Moose leaders in Chicago, tells the Lexington Dispatch that he does not think the Roosevelt party has the remotest idea of closing up shop. He says everybody in the Chicago meeting expressed the belief that the nation would yet come around to the acceptance of Progressive doctrines. The organization, national and scate, will be kept in tact and the meeting put itself on record as unalterably opposed to fusion with the standpat element of the Republican party. Colonel Roosevelt was not there, but sent a message of cheer. He is the only man in the country who can keep the ball rolling and there is evidence right now that even Teddy has lost much of the enthusiasm that kept the tuing going two years ago.

If you want to see a genuine "standpat smile," mention the result of last and mattress, bureau and wash stand-all in good condition. Will sell entire outfit for \$30.00. Apply Democrat office. 11-26-tnc

HAVE Your Buggy, Carriage and wagon repaired at the Community Shops. 12-31-4tc

FOR SALE-2 Cylinder Maxwell Touring car; 4 cylinder Firestone touring car. Will sell both for one-third the cost of one. R. M. Oates. 1112-tno

SALESMEN Wanted to look after our interests in Henderson and adjacent counties. Salary or commission. Address The Victor Oil Co., Cleve-12-31-2tp

WOODS MEN WANTED.

To cut acid wood, hickory, saw stock on contract-good wages for experienced and steady men, only those who appreciate steady employment need apply. Pay monthly, good board. Mules, Horses, or Cattle Wanted.

Steady all winter job-good contracts hauling acid wood, wood and saw stock; only 1-2 to 1 mile distance to railroad—pay monthly. Werk in Eagle Rock and Chestnut coves. J. W. COATES, Contractor,

Bee Tree, Postoffice, N. C. With H. A. Coggles. 12-10-tfc

HAVE us make you a huggy, carriage or wagon at the Community Shops.

WANTED-Talented People for theatrical companies. Good salaries, excellent chance to travel, experience unnecessary, particuars free. J. F. Stevens, Dept. 1, Hendersonville, N. C., 12-24-4tp

HAVE Handles put in your axes, hoes, picks, rakes or any other implement used at Community Shops. 12-31-4tc

month's election in Progressive strongholds-in 1912 to Joseph G. Cannon. Uncle Joe" says rosy prospects for the old liners in 1916 and anticipates a straight fight between the orthodox Republicans and Democrats, at that time, with Progressive tendencies lost sight of entirely, or quite so. It may be a contest between plutocracy and democracy, as the former Speaker suggests, in which event the result of two years ago will be repeated. President Wilson continues to grow in the estimation of the people and two more years of wise counsel and earnest devotion to duty will serve to increase, rather than diminish, his popularity amongst all classes and conditions of the country's citizenship. The Republic is getting a taste of governmeit by the people and the folks are not likely to return so soon to the domination of special interests, through hired agents and otherwise. Parties may come and parties may go; Democracy "goes on forever."

I wish all my Friends and Customers A Happy New Year and a Prosperous Season

M. M. Shepherd